

DARRELL V. McGRAW, JR.
ATTORNEY GENERAL

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STATE OF WEST VIRGINIA
OFFICE OF THE ATTORNEY GENERAL

Consumer Protection
and Antitrust Division
(304) 558-8986

Preneed Funeral Services
(304) 558-8986

Consumer Hotline
1-800-368-8808

FAX: (304) 558-0184

Re: Claim for Refund of Unlawful Debt Collection Fee

Dear Consumer:

Attorney General Darrell McGraw's Consumer Protection Division recently entered into a settlement agreement with National Enterprise Systems, Inc. ("NES"), an Ohio collection agency. NES collected debts for a variety of creditors, including debts for student loans and tuition allegedly owed to West Virginia colleges and universities.

During the investigation, we learned that an additional fee was added to the debt when it was for tuition. Although West Virginia law allows a fee to be added to a delinquent student loan, the fee cannot be added when the debt is for tuition.

We do not know the identities of the students who paid the unlawful fee. Therefore, we set aside some funds from our settlement with NES and have undertaken efforts to locate persons who may have paid this fee. ***If you believe that a fee was added to the debt you paid to NES for tuition, you may qualify for a refund of all or part of this fee.***

In order to qualify for the refund, please complete and return the enclosed Claim Form to our office on or before December 20, 2010. You must also provide a copy of your payment records to prove that you paid this fee. **If you do not have your payment records and encounter difficulty in obtaining them, please let us know and we will assist you.**

If you do not have the payment records and need our assistance, please contact our office at 1-800-368-8808 or 304-558-8986 and ask for Angela B. Gravely, paralegal. On behalf of Attorney General Darrell McGraw, I am glad that we can assist you with this matter.

Sincerely yours,

NORMAN GOOGEL
ASSISTANT ATTORNEY GENERAL

NAG/abg
Enclosure